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UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MISSOURI

In Re: David W Hillhouse and Florence A Hillhouse ***BELOW MED***
Debtor

Bankruptcy Case No. 13–61030–abf13

David W Hillhouse Florence A HillhousePlaintiff(s)

Adversary Case No. 13–06037–abf

v.

Small Business Administration Central Bank Defendant(s)

JUDGMENT

The issues of this proceeding having been duly considered by the Honorable Arthur B. Federman, United States Bankruptcy Judge, and a decision having been reached without trial or hearing.

IT IS ORDERED AND ADJUDGED: That Judgment is hereby entered in favor of Plaintiffs, David W. & Florence A. Hillhouse, and against Defendants, Central Bank and Small Business Administration, on Plaintiffs' Complaint to Avoid Wholly Unsecured Lien in Real Estate. Defendant(s)' claim shall be treated as an unsecured claim without priority in the plaintiff/debtors' bankruptcy case, Case No. 13-61030-abf13, and if a proof of cliam is filed by Defendant, it shall be paid through the Debtors' Chapter 13 Plan along with other non-priority unsecured claims. The avoidance(stripping) of Defendant's Deed of Trust as referenced in the Stipulated Judgment(Doc. No. 9) will be effective at such time as payments due under the Plan have been completed and upon the entry of a Discharge Order in Debtors' case. Defendant(s) shall retain its lien in junior position for the full amount due under the corresponding Note and Deed of Trust in the event of the dismissal of the Debtors' Chapter 13 case, or if the subject property is sold or refinanced prior to the Debtors' completion of payments in Debtors' Chapter 13 Plan. Upon Debtors' completion of payments in the Chapter 13 Plan and entry of a Discharge Order by the Court in this case, Defendant shall be required to release the Deed of Trust so that it shall not operate as an encumbrance upon the real property described in the Stipulated Judgment, Document No. 7. In the event that Defendant fails to release the Deed of Trust, Debtors may apply to this Court for an Order releasing the Deed of Trust, which Order may then be filed with the recorder's office for the county in which the real estate is located. If a discharge was entered in the case, no filing fee will be charged to reopen the case to obtain such Order releasing the Deed of Trust. Each party is to bear their own attorney's fees and costs in the adversary proceeding.



Date of issuance: 9/11/13

Ann Thompson Court Executive

By: /s/ Sharon Greene Deputy Clerk Court to serve